

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: February, 2021

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: February 2021

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-I (INDV)		
Bank Reconciliation	(CONT)		
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

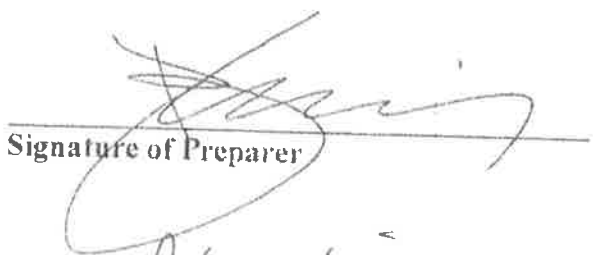

Signature of Debtor

4-16-21

Date

Signature of Joint Debtor

Date


Signature of Preparer

Date


Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management Purposes
Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: February 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	5,652.78	
RECEIPTS		
Wages (Net)	4,086.01	127,735.30
Interest and Dividend Income	0.26	8.78
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		20,100.00
Total Receipts	4,086.27	147,844.08
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		31,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,654.66	21,472.64
Insurance	151.00	3,845.15
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	65.00	5,445.00
Household Expenses	608.38	17,397.83
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	118.84	3,022.78
Gifts		
Other (attach schedule)	597.14	56,333.43
Total Ordinary Disbursements	3,195.02	139,929.09
REORGANIZATION ITEMS:		
Professional Fees	1,000.00	3,873.03
U. S. Trustee Fees		650.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	1,000.00	4,523.03
Total Disbursements (Ordinary + Reorganization)	4,195.02	144,452.12
Net Cash Flow (Total Receipts - Total Disbursements)	(108.75)	3,391.96
Cash - End of Month (Must equal reconciled bank)	5,544.03	

FORM MOR-1 (INDV)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: February 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		9,400.00
Incoming Funds Transfer		500.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	597.14	56,333.43
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management
Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: February 2021

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns tiled during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	N umber of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for Management
Purposes Only

*"Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: February 2021

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Unaudited, for Management
Purposes Only

FORM MOR-5
(9/99)

EVERYTHING CHECKING (2449), Period Ending 02/16/2021

RECONCILIATION REPORT

Reconciled on: 04/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	173.04
Checks and payments cleared (11)	-588.46
Deposits and other credits cleared (2)	550.00
Statement ending balance	134.58
Register balance as of 02/16/2021	134.58
Cleared transactions after 02/16/2021	0.00
Uncleared transactions after 02/16/2021	-121.86
Register balance as of 04/07/2021	12.72

Details

Checks and payments cleared (11)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/02/2021	Expense			-91.20
02/02/2021	Expense			-47.00
02/04/2021	Expense			-79.84
02/07/2021	Expense			-36.00
02/07/2021	Expense			-75.15
02/09/2021	Expense			-29.27
02/09/2021	Expense			-36.00
02/11/2021	Expense			-38.51
02/11/2021	Expense			-36.00
02/11/2021	Expense			-36.00
02/11/2021	Expense			-83.49
Total				-588.46

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/02/2021	Deposit			100.00
02/13/2021	Transfer			450.00
Total				550.00

Additional Information

Uncleared checks and payments after 02/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/17/2021	Expense			-9.50
02/17/2021	Expense			-20.97
02/21/2021	Expense			-87.75
02/27/2021	Expense			-17.11
02/27/2021	Expense			-36.00
03/03/2021	Expense			-169.24
03/05/2021	Expense			-9.59
03/07/2021	Expense			-60.37
03/08/2021	Expense			-13.98
03/09/2021	Expense			-31.81
03/11/2021	Expense			-9.59
03/15/2021	Expense			-11.08
03/19/2021	Expense			-105.45

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/19/2021	Expense			-36.00
03/20/2021	Expense			-47.01
03/20/2021	Expense			-36.00
03/22/2021	Expense			-90.37
03/22/2021	Expense			-36.00
03/23/2021	Expense			-9.69
03/23/2021	Expense			-36.00
03/31/2021	Expense			-77.51
04/03/2021	Expense			-82.84
04/05/2021	Expense			-38.00

Total -1,071.86

Uncleared deposits and other credits after 02/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/28/2021	Transfer			350.00
03/25/2021	Transfer			600.00

Total 950.00

EVERYTHING CHECKING (9586), Period Ending 02/21/2021

RECONCILIATION REPORT

Reconciled on: 04/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	5,165.83
Checks and payments cleared (34)	-6,513.88
Deposits and other credits cleared (4)	5,486.18
Statement ending balance	4,138.13

Uncleared transactions as of 02/21/2021	-39.51
Register balance as of 02/21/2021	4,098.62
Cleared transactions after 02/21/2021	0.00
Uncleared transactions after 02/21/2021	-2,428.74
Register balance as of 04/07/2021	1,669.88

Details

Checks and payments cleared (34)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/22/2021	Expense			-15.00
01/22/2021	Expense			-7.99
01/22/2021	Expense			-27.30
01/23/2021	Expense			-19.23
01/24/2021	Expense			-65.34
01/24/2021	Expense			-152.83
01/26/2021	Expense			-64.50
01/26/2021	Expense			-151.00
01/26/2021	Expense			-2,455.73
01/26/2021	Expense			-42.76
01/26/2021	Expense			-3.73
01/26/2021	Expense			-3.73
01/27/2021	Expense			-15.35
01/27/2021	Expense			-56.18
01/28/2021	Expense			-441.93
01/31/2021	Expense			-84.48
02/01/2021	Expense			-10.70
02/01/2021	Expense			-10.68
02/03/2021	Expense			-429.80
02/03/2021	Expense			-1,000.00
02/04/2021	Expense			-9.99
02/04/2021	Expense			-5.33
02/07/2021	Expense			-37.43
02/09/2021	Expense			-149.50
02/10/2021	Expense			-158.77
02/11/2021	Expense			-5.33
02/13/2021	Transfer			-450.00
02/14/2021	Expense			-8.54
02/15/2021	Transfer			-500.00
02/15/2021	Expense			-24.36
02/15/2021	Expense			-0.99
02/19/2021	Expense			-10.69
02/19/2021	Expense			-9.60
02/21/2021	Expense			-85.09
Total				-6,513.88

Deposits and other credits cleared (4)

DATE	TYPE	AMOUNT (USD)
01/29/2021	Transfer	1,400.00
01/29/2021	Deposit	2,043.01
02/12/2021	Deposit	2,043.00
02/21/2021	Deposit	0.17
Total		5,486.18

Additional Information

Uncleared checks and payments as of 02/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/26/2020	Expense			-3.73
12/26/2020	Expense			-3.73
12/29/2020	Expense			-32.05
Total				-39.51

Uncleared checks and payments after 02/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/22/2021	Expense			-54.51
02/23/2021	Expense			-57.00
02/23/2021	Expense			-73.49
02/24/2021	Expense			-108.82
02/24/2021	Expense			-5.34
02/24/2021	Expense			-65.00
02/26/2021	Expense			-21.38
02/26/2021	Expense			-3.73
02/26/2021	Expense			-3.73
02/26/2021	Expense			-151.00
02/26/2021	Expense			-1,001.87
02/27/2021	Expense			-19.57
03/01/2021	Expense			-64.50
03/02/2021	Expense			-19.12
03/02/2021	Expense			-24.91
03/04/2021	Expense			-9.99
03/04/2021	Expense			-10.67
03/04/2021	Expense			-9.32
03/04/2021	Expense			-7.41
03/06/2021	Expense			-47.04
03/06/2021	Expense			-4.02
03/06/2021	Expense			-109.00
03/06/2021	Expense			-57.76
03/08/2021	Expense			-15.99
03/08/2021	Expense			-227.04
03/08/2021	Expense			-635.14
03/11/2021	Expense			-10.67
03/11/2021	Expense			-149.50
03/13/2021	Expense			-119.87
03/15/2021	Expense			-0.99
03/15/2021	Transfer			-500.00
03/15/2021	Expense			-10.89
03/16/2021	Expense			-18.00
03/17/2021	Expense			-7.00
03/17/2021	Expense			-12.02
03/18/2021	Expense			-18.14
03/18/2021	Expense			-7,000.00
03/19/2021	Expense			-27.79
03/19/2021	Expense			-10.69
03/21/2021	Expense			-208.65
03/22/2021	Expense			-26.72
03/22/2021	Expense			-10.39

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/23/2021	Expense			-73.49
03/25/2021	Expense			-43.00
03/25/2021	Expense			-5.34
03/26/2021	Expense			-151.00
03/26/2021	Expense			-21.38
03/26/2021	Expense			-3.73
03/26/2021	Expense			-3.73
03/27/2021	Expense			-64.50
03/27/2021	Expense			-6.77
03/28/2021	Expense			-224.75
03/28/2021	Expense			-11.42
03/28/2021	Expense			-6.68
03/28/2021	Expense			-5.40
03/29/2021	Expense			-16.95
03/29/2021	Expense			-5.81
03/30/2021	Expense			-10.67
04/01/2021	Expense			-202.04
04/01/2021	Expense			-5.00
04/01/2021	Expense			-858.85
04/01/2021	Expense			-8.73
04/01/2021	Expense			-8.00
04/03/2021	Expense			-11.22
04/04/2021	Expense			-5.34
04/05/2021	Expense			-9.99

Total -12,702.46

Uncleared deposits and other credits after 02/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/26/2021	Deposit			2,043.01
03/15/2021	Deposit			1,989.59
03/16/2021	Deposit			4,000.00
03/21/2021	Deposit			0.15
03/22/2021	Deposit			208.65
03/31/2021	Deposit			2,032.32

Total 10,273.72

EVERYTHING SAVINGS (INGS), Period Ending 02/21/2021

RECONCILIATION REPORT

Reconciled on: 04/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	106.97
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (2)	500.09
Statement ending balance	607.06

Register balance as of 02/21/2021	607.06
Cleared transactions after 02/21/2021	0.00
Uncleared transactions after 02/21/2021	-449.93
Register balance as of 04/07/2021	157.13

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/15/2021	Transfer			500.00
02/21/2021	Deposit			0.09
Total				500.09

Additional Information

Uncleared checks and payments after 02/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/28/2021	Transfer			-350.00
03/25/2021	Transfer			-600.00
Total				-950.00

Uncleared deposits and other credits after 02/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/15/2021	Transfer			500.00
03/21/2021	Deposit			0.07
Total				500.07

Checking, Period Ending 02/24/2021

RECONCILIATION REPORT

Reconciled on: 04/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	371.01
Checks and payments cleared (2)	-12.99
Deposits and other credits cleared (0)	0.00
Statement ending balance	358.02

Register balance as of 02/24/2021	358.02
Cleared transactions after 02/24/2021	0.00
Uncleared transactions after 02/24/2021	-128.19
Register balance as of 04/07/2021	229.83

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/24/2021	Expense			-3.00
02/24/2021	Expense			-9.99
Total				-12.99

Additional Information

Uncleared checks and payments after 02/24/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/01/2021	Expense			-65.20
03/15/2021	Expense			-50.00
03/23/2021	Expense			-9.99
03/23/2021	Expense			-3.00
Total				-128.19



L JOYCE EVANS OR
SAMUEL EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 01/17/21 THRU 02/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	453.36	868.78	550.00	134.58	151.52	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/18	POS MARKET DI 155 To PIN Wexford PA	100.16	02/07	POS MARKET DI 155 To PIN Wexford PA	75.15
01/20	POS MARKET DI 155 To PIN Wexford PA	93.80	02/07	FEE POS OVERDRAFT FEE	36.00
01/23	POS MARKET DI 155 To PIN Wexford PA	58.41	02/09	POS MARKET DI 155 To PIN Wexford PA	29.27
01/25	POS LOWE'S #653 PIN CRANBERRY TWP PA	13.98	02/09	FEE POS OVERDRAFT FEE	36.00
01/25	POS GIANT-EAG Cranbe PIN Cranberry PA	13.97	02/11	POS NNT WEXFORD ACE PIN WEXFORD PA	38.51
02/02	ONL TRANSFER DOLLAR BANK INTERNET FROM	100.00+	02/11	FEE POS OVERDRAFT FEE	36.00
02/02	POS GET GO #3 20570 PIN Cranberry Twp PA	47.00	02/11	POS MARKET DI 155 To PIN Wexford PA	83.49
02/02	POS GIANT-EAG Cranbe PIN Cranberry PA	91.20	02/11	FEE POS OVERDRAFT FEE	36.00
02/04	POS MARKET DI 155 To PIN Wexford PA	79.84	02/13	ONL TRANSFER DOLLAR BANK INTERNET FROM	450.00+

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	180.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



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ACCOUNT BALANCES MAINTAINED DURING JANUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$45.40-	\$131.30	\$0.00	\$0.00	\$131.30

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	8	.00		
THE TOTAL CHARGE:	8	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES
AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY
CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD
OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT
INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK
CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



ANDRE R SANDERS JR OR
L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 01/17/21 THRU 02/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
FREE CHKG	15,657.56	9,599.68	6,546.69	12,604.57	15,401.32	0.00%	0.00

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/17	POS BP#9622747BP OIL	40.82	02/06	POS THE BEER TRAP	10.50
	MC WEXFORD PA			PIN WEXFORD PA	
01/25	DEP CHECK - PINE TOWNSHIP OFFICE	6,546.69+	02/06	POS NNT MICROSOFT*UL	16.04
01/25	ZEL ZELLE TO SANDERS,ANDRE	300.00		PIN MSBILL.INFO WA	
01/25	POS VENMO	1,200.00	02/06	POS SHEETZ 0617	29.40
	MC NY			PIN SEWICKLEY PA	
01/26	POS SHEETZ 0617	29.94	02/07	POS APPLE.COM/US	266.43
	PIN SEWICKLEY PA			MC 800-676-2775 CA	
01/28	POS Microsoft	3.32	02/08	POS SHOP US TAG HEUE	160.50
	PIN Redmond WA			MC 800-321-4832 NJ	
01/28	POS ONLYFANS	8.03	02/08	POS CHICK-FIL-A #038	12.93
	MC FL			MC WEXFORD PA	
01/28	POS Microsoft	21.39	02/08	POS VENMO	15.00
	PIN Redmond WA			MC NY	
01/29	POS CHICK-FIL-A #038	13.98	02/09	POS FLYNNS TIRES #33	194.58
	MC WEXFORD PA			PIN CLARION PA	
01/29	POS CENCIS PIZZERIA	45.59	02/09	POS SHEETZ 0277	34.72
	MC 724-9405500 PA			PIN WEXFORD PA	
01/30	POS CHIPOTLE ONLINE	24.83	02/09	POS MCDONALD'S F714	12.38
	MC 1800244768 CA			PIN WEXFORD PA	
01/31	POS VENMO	235.00	02/09	POS SHEETZ 0277	16.28
	MC NY			PIN WEXFORD PA	
01/31	POS VENMO	100.00	02/09	POS 7 SPRINGS TICKET	75.26
	MC NY			MC CHAMPION PA	
02/01	POS CHICK-FIL-A #038	11.03	02/10	POS SEND CLUB	20.00
	MC WEXFORD PA			MC 818-4956503 DE	
02/01	ECK PNC MAKE A PMT	5,300.00	02/10	POS 7 SPRINGS RENTAL	56.18
	LOAN PYMT			MC CHAMPION PA	
02/02	ONL TRANSFER DOLLAR BANK INTERNET	100.00	02/10	POS ROADSIDE ASSISTA	145.00
	TO			MC 8477966763 MA	
02/04	POS TRACTOR SUPPLY #	83.72	02/10	POS AAA EC MEMBERSHI	13.90
	PIN CRANBERRY TWP PA			MC 8004415008 PA	
02/04	POS MCDONALD'S F6141	8.12	02/10	POS LINS ORIENTAL EX	36.98
	PIN MARS PA			MC WEXFORD PA	
02/04	POS Microsoft	19.25	02/11	POS SQ *BEBE LEE BEA	450.00
	PIN Redmond WA			MC Pittsburgh PA	
02/05	POS CNS WINE AND SPI	106.98	02/12	POS CHIPOTLE ONLINE	24.83
	PIN WEXFORD PA			MC 1800244768 CA	
02/06	POS CVS/PHARM 02348-	6.40	02/13	POS SHEETZ 0617	13.56
	PIN PITTSBURGH PA			PIN SEWICKLEY PA	
02/06	POS Bath and Body Wo	113.56	02/14	POS MCDONALD'S F6141	13.25
	PIN New Albany OH			PIN MARS PA	



PAGE 2

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/14	POS MARKET DI 155 To	10.00			

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING JANUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$15,616.74	\$17,154.44	\$0.00	\$0.00	\$17,154.44

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	22	.00		
THE TOTAL CHARGE:	33	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

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EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 01/22/21 THRU 02/21/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	5,165.83	6,513.88	5,486.18	4,138.13	4,070.73	0.05%	0.17
EVERYTHING SV	1,506.97	1,400.00	500.09	607.06	536.00	0.20%	0.09

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/22	POS LA STUDIO NAIL & MC PITTSBURGH PA	15.00	02/01	POS Amazon.com*N39V4 MC Amzn.com/bill WA	10.70
01/22	POS DUNKIN #357081 MC PITTSBURGH PA	7.99	02/03	POS COLUMBIA GAS OF MC 8884604332 OH	429.80
01/22	POS ALTERATIONS EXPR MC WARRENDALE PA	27.30	02/03	ECK WILKEANDASSOC WEB PAY	1,000.00
01/23	POS APPLE.COM/BILL MC 866-712-7753 CA	19.23	02/04	POS APPLE.COM/BILL MC 866-712-7753 CA	5.33
01/24	POS COSTCO WHSE #03 PIN CRANBERRY TPK PA	152.83	02/04	POS APPLE.COM/BILL MC 1111111111 CA	9.99
01/24	POS GIANT-EAG Cranbe PIN Cranberry PA	65.34	02/07	POS APPLE.COM/BILL MC 866-712-7753 CA	37.43
01/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	02/09	ECK ARMSTRONG UTIL 8772775711	149.50
01/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	02/10	POS AMAZON.COM*Q178L PIN SEATTLE WA	158.77
01/26	POS APPLE.COM/BILL MC 866-712-7753 CA	42.76	02/11	POS APPLE.COM/BILL MC 866-712-7753 CA	5.33
01/26	POS IPHONE CITIZENSO MC BRIDGEPORT CT	64.50	02/12	DIR CAPGEMINI REG.SALARY	2,043.00+
01/26	DIR FIRSTENERGY OPCO FE ECHECK	2,455.73	02/13	ONL TRANSFER DOLLAR BANK INTERNET TO	450.00
01/26	DIR NEW YORK LIFE INS. PREM.	151.00	02/14	POS APPLE.COM/BILL MC 866-712-7753 CA	8.54
01/27	POS AT&T FP52 15649 MC CRANBERRY TOW PA	56.18	02/15	POS AMZN Mktp US*CU6 MC Amzn.com/bill WA	24.36
01/27	POS CVS/PHARMACY #02 MC 800-746-7287 PA	15.35	02/15	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00
01/28	ECK LIBERTY MUTUAL INSRNC PMT	441.93	02/15	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
01/29	DIR CAPGEMINI REG.SALARY	2,043.01+	02/19	POS APPLE.COM/BILL MC 866-712-7753 CA	10.69
01/29	ONL TRANSFER DOLLAR BANK INTERNET FROM	1,400.00+	02/19	POS APPLE.COM/BILL MC 866-712-7753 CA	9.60
01/31	POS PP*Mk CNST- Mel MC ALIQUIPPA PA	84.48	02/21	POS MARKET DI 155 To PIN Wexford PA	85.09
02/01	POS APPLE.COM/BILL MC 866-712-7753 CA	10.68	02/21	INT INTEREST CREDIT	0.17+



PAGE 2

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/29	ONL TRANSFER DOLLAR BANK INTERNET TO	1,400.00	02/21	INT INTEREST CREDIT	0.09+
02/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+			

2021 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.40+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.37+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING JANUARY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$1,643.23	\$4,991.46	\$106.97	\$1,145.49	\$6,136.95

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	4	.00		
-MASTERCARD PURCHASES (MC)	23	.00		
THE TOTAL CHARGE:	27	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

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Account Details



Account Nickname:EVERYTHING SAVINGS
Change

Account Name:EVERYTHING SAVINGS

Account Number:x9586

Date Opened:07/08/2016



*NO PURCHASE OR TRANSACTION NECESSARY. Click learn more above for Official Rules and Eligibility Restrictions.

Holds



x9586 - EVERYTHING SAVINGS

Download For: ► Spreadsheet

Date	Type	Description	Amount
------	------	-------------	--------

No transactions to be displayed.

Account History



x9586 - EVERYTHING SAVINGS

x9586 - EVERYTHING SAVINGS (Available \$157.13)

Show the Following Days

☐ All

☐ 30 Days

☐ 60 Days

☒ 90 Days

☐ 120 Days

☐ Other

Show Only:

Any type of transaction

Description:

Check Number:

Amount:

Low Amount

to:

High Amount

Clear

Search

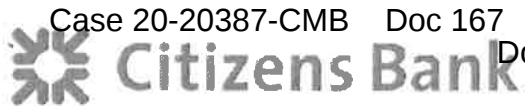
Download For: ▶ Spreadsheet

Date ^	Description	Withdrawals	Deposits	Balance
03/25/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR TO XXXXXXX2449	\$600.00		\$157.13
03/21/2021	INT INTEREST CREDIT		\$0.07	\$757.13

4/6/2021	Case 20-20387-CMB Doc 167 Filed 04/22/21 Entered 04/22/21 16:28:59 Desc Main Document Page 23 of 26				
03/15/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXXXX9586		\$500.00		\$757.06
02/28/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR TO XXXXXXXX2449		\$350.00		\$257.06
02/21/2021	INT INTEREST CREDIT		\$0.09		\$607.06
02/15/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXXXX9586		\$500.00		\$606.97
01/29/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR TO XXXXXXXX9586		\$1,400.00		\$106.97
01/21/2021	INT INTEREST CREDIT		\$0.28		\$1,506.97
01/15/2021	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXXXX9586		\$500.00		\$1,506.69

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1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning January 28, 2021
through February 24, 2021

US002 BR934

LOIS JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	371.01
Checks	.00 -
Withdrawals & Debits	12.99 -
Deposits & Credits	.00 +
Current Balance	358.02 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
No deposit made.

Your next statement period will end on March 23, 2021.

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

TRANSACTION DETAILS

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
02/24	9.99	Monthly Maintenance Fee
02/24	3.00	Service Charge
		Statement Delivery

Previous Balance

371.01

⊖ Total Withdrawals & Debits
12.99

= Current Balance
358.02

Daily Balance

Date	Balance	Date	Balance	Date	Balance
02/24	358.02				

MEMO

--GET MORE OUT OF EVERY 24

Our next generation App* is here with:

- New running balance
- All your account information on one screen
- Faster updates and enhancements

Download it now.

*Wireless carrier charges may apply.

NEWS FROM CITIZENS

--Special Provisions for Pass-Through Accounts

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

2 OF 2

Beginning January 28, 2021
through February 24, 2021

Checking continued from previous page

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking
631445-922-6**NEWS FROM CITIZENS (continued)**

the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens Bank fails. That information can be accessed on the FDIC's website at www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html.

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You will have an opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made; further instructions relating to this opportunity will be communicated at a later time.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! By starting with just \$20 per week you can save over \$1000 a year! Set up an automatic transfer to your savings and watch your savings add up! For more information stop by a branch, visit citizensbank.com/starttosave or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	\$ _____ Total of 2

3 Subtotal by adding 1 and 2 = \$ _____ Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		-	\$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance = \$ _____ Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.